



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/709,064	11/09/2000	Hartmut Droege	DE919990084US1	3585

7590 02/17/2005

William A Kinnaman Jr  
IBM Corporation MS P386  
Intellectual Property Law  
2455 South Road  
Poughkeepsie, NY 12601

EXAMINER

WORJLOH, JALATEE

ART UNIT PAPER NUMBER

3621

DATE MAILED: 02/17/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/709,064

Applicant(s)

DROEGE ET AL.

Examiner

Jalatee Worjloh

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 12-7-2994.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 4 and 12-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 4 and 12-29 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## **DETAILED ACTION**

### ***Response to Amendment***

1. This Office Action is responsive to the amendment filed on December 7, 2004, in which claim 4 was amended and claims 12-29 added.

### ***Response to Arguments***

2. Applicant's arguments filed December 7, 2004 have been fully considered but they are not persuasive. Applicant argues that Atsmon et al. is not an acceptable reference; however, Atsmon et al. claims priority to US provisional number application 60/115,231 filed Jan 8, 1999 and other provisional applications filed prior applicant's filing date.

3. Claims, 4, 12-29 have been examined.

### ***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 4, 12, 18, and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2004/0031856 to Atsmon et al. in view of US Patent No. 5987438 to Nakano et al.

Referring to claims 12 and 24, Atsmon et al. disclose defining a float ID (i.e. "group ID") for each of a plurality of a plurality of user groups that are supported by said system (see paragraph [0218]), determining whether a float ID read from said purse card specifies a user group supported by said system and completing a transaction with said purse card if the float ID read from the purse card specifies a user group supported by said system (see paragraphs [0618] & [0650]). Atsmon et al. do not expressly disclose determining whether a key of said purse card matches said system key or completing a transaction with said purse card if the key on the purse card matches said system key. Nakano et al. disclose determining whether a key of said purse card (i.e. ID number of the IC card) matches said system key (i.e. ID number of the system), see col. 24, lines 8,9 and completing a transaction with said purse card if the key on the purse card matches said system key (see col. 24, lines 43-44). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclosed by Atsmon et al. to include the steps of determining whether a key of said purse card matches said system key and completing a transaction with said purse card if the key on the purse card matches said system key. One of ordinary skill in the art would have been motivated to do this because it provides transaction security.

Referring to claim 4, Atsmon et al. disclose the method in which the float ID is used to separately track the money flows associated with said float ID throughout said purse system, from the purse card up to a purse provider's accounting system (see paragraph [0712]-[0714]).

Referring to claim 18, Atsmon et al. disclose means (i.e. software) for defining a float ID (i.e. "group ID") for each of a plurality of a plurality of user groups that are supported by said system (see paragraph [0218]), means (i.e. authentication server) for determining whether a float

Art Unit: 3621

ID read from said purse card specifies a user group supported by said system and means (i.e. authentication server) for completing a transaction with said purse card if the float ID read from the purse card specifies a user group supported by said system (see paragraphs [0618] & [0650]). Atsmon et al. do not expressly disclose means responsive to presentation of a purse card to an access station containing said secure access module for determining whether a key of said purse card matches said system key or means for completing a transaction with said purse card if the key on the purse card matches said system key. Nakano et al. disclose means (i.e. a verifier) responsive to presentation of a purse card to an access module for determining whether a key of said purse card (i.e. ID number of the IC card) matches said system key (i.e. ID number of the system), see col. 24, lines 8,9 and means (i.e. a controller) for completing a transaction with said purse card if the key on the purse card matches said system key (see col. 24, lines 43-44). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the apparatus disclose by Atsmon et al. to include the means for determining whether a key of said purse card matches said system key and completing a transaction with said purse card if the key on the purse card matches said system key. One of ordinary skill in the art would have been motivated to do this because it provides transaction security.

6. Claims 13,14, 19, 20, 25 and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Atsmon et al. and Nakano et al. as applied to claims 12,18 and 24 above, and further in view of US Patent NO. 6386446 to Himmel et al.

Referring to claims 13 and 25, Atsmon et al. disclose a float ID (see claim 12 above). Atsmon et al. do not expressly disclose generating a data set containing the float ID read from

Art Unit: 3621

said purse card. Himmel et al. disclose generating a data set containing the float ID (i.e. identity of the issuing agency) read from said purse card (see col. 3, lines 45, 46; col. 4, lines 1-4; col. 6, lines 2-4). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Atsmon et al. to include the step of generating a data set containing the float ID. One of ordinary skill in the art would have been motivated to do this because it provides an effective means for managing the transaction.

Referring to claims 14 and 26, Atsmon et al. disclose a purse. Atsmon et al. do not expressly disclose transmitting said data set to a purse provider. Himmel et al. disclose transmitting said data set to a purse provider (see col. 6, lines 9-13). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Atsmon et al. to include the step of transmitting said data set to a purse provider. One of ordinary skill in the art would have been motivated to do this because it provides an effective means of managing the transaction.

Referring to claim 19, Atsmon et al. disclose a float ID (see claim 12 above). Atsmon et al. do not expressly disclose means for generating a data set containing the float ID read from said purse card. Himmel et al. disclose means (i.e. a program) for generating a data set containing the float ID (i.e. identity of the issuing agency) read from said purse card (see col. 3, lines 45, 46; col. 4, lines 1-4; col. 6, lines 2-4). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify apparatus disclose by Atsmon et al. to include means for generating a data set containing the float ID. One of ordinary skill in the art would have been motivated to do this because it provides an effective means for managing the transaction.

Art Unit: 3621

Referring to claim 20, Referring to claim 14, Atsmon et al. disclose a purse. Atsmon et al. do not expressly disclose means for transmitting said data set to a purse provider. Himmel et al. disclose means (merchant device) for transmitting said data set to a purse provider (see col. 6, lines 9-13). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the apparatus disclose by Atsmon et al. to include means for transmitting said data set to a purse provider. One of ordinary skill in the art would have been motivated to do this because it provides an effective means of managing the transaction.

7. Claims 15,21, and 27 rejected under 35 U.S.C. 103(a) as being unpatentable over Atsmon et al. and Nakano et al. as applied to claims 12,18 and 24 above, and further in view of US Patent NO. 6282522 to Davis et al.

Referring to claims 15 and 27, Atsmon et al. disclose completing a transaction if the float ID is supported by the system (see claim 12 above). Atsmon et al. do not expressly disclose defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system. Davis et al. disclose defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system (see col. 15, lines 63-67; col. 16, lines 1-12, 22-34). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Atsmon et al. to include the step of defining a currency indicator for each of a plurality of a

Art Unit: 3621

plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system. One of ordinary skill in the art would have been motivated to do this because it monitors and regulates the use of currency within each group, thereby reducing unnecessary cost.

Referring to claim 21, Atsmon et al. disclose completing a transaction if the float ID is supported by the system (see claim 12 above). Atsmon et al. do not expressly disclose means for defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system. Davis et al. disclose means (i.e. client module) for defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system (see col. 15, lines 63-67; col. 16, lines 1-12, 22-34). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the apparatus disclose by Atsmon et al. to include means for defining a currency indicator for each of a plurality of a plurality of currencies that are supported by the system, said transaction being completed only if the float ID and a currency indicator read from said purse card specify a user group and currency supported by the system. One of ordinary skill in the art would have been motivated to do this because it monitors and regulates the use of currency within each group, thereby reducing unnecessary cost.



Art Unit: 3621

8. Claims 16, 22 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Atsmon et al. and Nakano et al. as applied to claim 12, 18 and 24 above, and further in view of US Patent No. 6427140 to Ginter et al.

Referring to claims 16 and 28, Atsmon et al. disclose a float ID (i.e. "group ID"). Atsmon et al. do not expressly disclose debiting said purse card by an amount determined by the float ID read from said card. Ginter et al. disclose establishing a budget for a user associated with a float ID (see col. 269, lines 13-15). Ginter et al. also disclose debiting from said purse card (see col. 237, lines 10-16). Since, the card is associated with a float ID, it can be assumed that when Ginter et al. debits from the purse card it is determined by the float ID read from said card. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclosed by Atsmon et al. to include the step of debiting said purse card by an amount determined by the float ID read from said card. One of ordinary skill in the art would have been motivated to do this because it ensures that the provider is granted credit for the service provided.

Referring to claim 22, Atsmon et al. disclose a float ID (i.e. "group ID"). Atsmon et al. do not expressly disclose means for debiting said purse card by an amount determined by the float ID read from said card. Ginter et al. disclose establishing a budget for a user associated with a float ID (see col. 269, lines 13-15). Ginter et al. also disclose means (i.e. transaction workstation) for debiting from said purse card (see col. 237, lines 10-16). Since, the card is associated with a float ID, it can be assumed that when Ginter et al. debits from the purse card it is determined by the float ID read from said card. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the apparatus disclosed by

Art Unit: 3621

Atsmon et al. to include the means for debiting said purse card by an amount determined by the float ID read from said card. One of ordinary skill in the art would have been motivated to do this because it ensures that the provider is granted credited for the service provided.

9. Claims 17 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Atsmon et al. and Nakano et al. as applied to claims 12 and 24 above, and further in view of US Patent NO. 5231666 to Matyas.

Atsmon et al. disclose a purse card. Atsmon et al. do not expressly disclose verifying a message authentication code (MAC) calculated using said system key. Matyas et al. disclose verifying a MAC calculated using said system key. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Atsmon et al. to include the step of verifying a MAC calculated using said system key. One of ordinary skill in the art would have been motivated to do this because it provides an additional level of security.

### ***Conclusion***

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period

Art Unit: 3621

will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is 703-305-0057. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306 for Regular/After Final Actions and 703-746-9443 for Non-Official/Draft.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

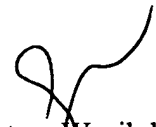
***Commissioner of Patents and Trademarks  
PO Box 1450  
Alexandria, VA 22313-1450***

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, V.A., Seventh floor receptionist.

Application/Control Number: 09/709,064

Page 11

Art Unit: 3621



Jalatee Worjloh  
Patent Examiner  
Art Unit 3621

\*\*\*

February 11, 2005



JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600